What is claimed is:

- [Claim 1] A protective garment having an outer surface and inner surface for disposition over a user's clothes, comprising: a back panel having an upper and a lower edge; a pair of shoulder panels extending from the upper edge of the back panel, each shoulder panel having a medial end and a lateral end; a neck opening having a peripheral border defined by the upper edge of the back panel and respective medial ends of said shoulder panels; two chest panels, each having a medial and lateral side, depending from an associated shoulder panel in laterally spaced apart relation to one another, thereby defining a generally longitudinal opening therebetween; a fastener associated with at least one of the medial sides of the chest panels for releasably joining the chest panels together in overlapping fashion so that said generally longitudinal opening is closed releasably.
- [Claim 2] The protective garment of claim 1, further comprising; two sleeve panels extending from the lateral end of an associated shoulder panel and back panel, each sleeve panel extending partially over the user's upper arm thereby providing additional protection.
- [Claim 3] The garment of claim 1, further comprising the fastener being chosen from a group of fasteners consisting of hook and loop, a zipper, buttons and cloth ties.
- [Claim 4] The garment of claim 1, further comprising a fluid-resistant layer affixed to the inner surface of the garment forming a layer of protection between the user and the garment.
- [Claim 5] The garment of claim 1, further comprising shoulder panels being formed of an absorptive material.
- [Claim 6] The garment of claim 1, further comprising chest panels being formed an absorptive material.
- [Claim 7] The garment of claim 1, further comprising sleeve panels being formed an absorptive material.